

# **MONEY TRANSFER CONVENIENCE CARD, SYSTEMS AND METHODS**

## **ABSTRACT OF THE DISCLOSURE**

Embodiments of the invention provide money transfer convenience cards and methods and systems for using them. Such embodiments can be used in a relationship between a customer, and transaction provider and a service provider. The transaction provider can provide money transfer services for the customer, and the customer can have an account associated with a convenience card. Embodiments of the invention can be used with a variety of service providers. Merely by way of example, in accordance with some embodiments, the service provider can be a merchant or the product can be a tangible good. In accordance with other embodiments, the service provider may be a plurality of service providers, each providing similar and/or different services. In accordance with other embodiments, the service provider can be a telecommunication service provider and/or the product can be a telecommunication service. Thus, in some cases, the award credited to the customer's account by the transaction provider control can comprise sufficient credit to allow the customer to place a telephone call of a certain duration from the transaction's origination location to its destination location.

47110229 v1